

Option 5: Medicare

Depending upon your age or health status, you may qualify for Medicare. Medicare is the federal health insurance program for people age 65 or older, people under 65 with certain disabilities, and persons of any age who have end-stage renal disease. Enrollees may choose between the "Original Medicare Plan" and "Medicare Advantage Plan." For additional information about Medicare, including premium rates and specific services covered, view the federal government's consumer guide, "Medicare & You" on its website, www.medicare.gov or call 800-633-4227 to request a copy of the guide.

Option 6: Medicaid

Depending on your household income, you may be eligible to receive Medicaid benefits. If you qualify, you can enroll in Medicaid at any time. To find out if you qualify, contact your local department of social services or your local health department. Maryland Health Connection also is available to help you determine whether you qualify for Medicaid and to assist you with enrolling in Medicaid at www.marylandhealthconnection.gov or 855-642-5572.

Option 7: MCHIP

If you are pregnant, have a newborn child, or have a child up to age 19, you may be able to obtain coverage through Maryland's Children's Health Insurance Program (MCHIP). For more information about MCHIP, contact your local department of social services, or your local health department. You also may contact Maryland Health Connection at www.marylandhealthconnection.gov or 855-642-8572.

The Maryland Insurance Administration (MIA) is the state agency that regulates the business of insurance in the State of Maryland. If you have a question about insurance or experience a problem, contact the MIA at 800-492-6116 or visit our website at www.insurance.maryland.gov.

People with disabilities may request this document in an alternative format. Requests should be submitted in writing to the Director of Public Affairs at the address listed below.



200 St. Paul Place, Suite 2700
Baltimore, MD 21202
410-468-2000
800-492-6116
800-735-2258 TTY

www.insurance.maryland.gov

Lawrence J. Hogan, Jr.
Governor

Boyd K. Rutherford
Lt. Governor

A CONSUMER GUIDE TO HEALTH INSURANCE OPTIONS



Marylanders have a number of options available to help cover the cost of health care, depending upon their employment status, coverage needs and ability to pay. Here is a list of some of those options.

Option 1: Coverage through an Employer's Plan

Ask your employer whether it offers health insurance benefits and whether you are eligible to participate in your employer's group plan. Some employers only offer this benefit to full-time employees; others offer it to part-time employees as well. Some employers also pay a portion of their employees' health insurance premiums.

Option 2: Individual Health Insurance

You can purchase an individual policy for yourself or your family during an annual "open enrollment period," when everyone is eligible to apply for new health insurance, or during a "special enrollment period," which generally is 60 calendar days from the date of a qualifying life event. Open enrollment for this year begins on November 1, 2016 and ends on January 31, 2017. Some examples of life events that might qualify you for a special enrollment period include:

- You lose, or one of your dependents loses, healthcoverage that meets certain minimum standards under the Affordable Care Act;
- You get married or divorced;
- You have a child by birth or adoption;
- You become a U.S. citizen or gain lawful status in the U.S.;
- You move to Maryland and have access to newhealth plans;
- You have a change in income or householdstatus that affects your eligibility for financial assistance.

If you have questions about special enrollment, contact the Maryland Health Connection at 855-642-8572 or go to its website, www.marylandhealthconnection.com.

You can enroll in an individual health insurance policy by contacting the insurance company, a licensed insurance agent or broker (also known as a "producer"), or Maryland Health Connection, the state's new health insurance marketplace. If you purchase a policy through Maryland Health Connection, you may qualify for tax credits that can be applied to reduce the premium you pay each month. You also may qualify for lower cost-sharing plans that could reduce your copays, deductibles, and co-insurance. For more information, contact Maryland Health Connection. A list of carriers currently offering individual health insurance policies is available on the Maryland Insurance Administration's (MIA's) website, www.insurance.maryland.gov (or call the MIA at 800-492-6116).

Option 3: A Family Member's Policy

If you are married and your spouse has health insurance, you may be able to be added to that policy. Similarly, if you are under the age of 26, you may be eligible for coverage under a parent's policy. If your family member's insurance is through an employer, your family member should check with the employer's human resources department to determine whether the employer offers coverage for spouses or children. If your family member's insurance is through another entity (an association, for example) or is an individual plan, your family member should check with the entity or insurance company.

Option 4: COBRA or Maryland Continuation

If you are enrolled in your employer's group plan and you lose your coverage, you may be able to continue your existing coverage under COBRA, which is a federal law, or under a Maryland continuation law. COBRA only applies to employers with 20 or more employees. The Maryland continuation laws apply to employers of any size, but only apply to group contracts that are issued in Maryland. Additional information about COBRA is available at www.dol.gov. A comparison of the Maryland continuation laws and COBRA is available at www.insurance.maryland.gov/Insurer/Documents/bulletins/bulletinh08-13continuationcoveragechart-attachment.pdf